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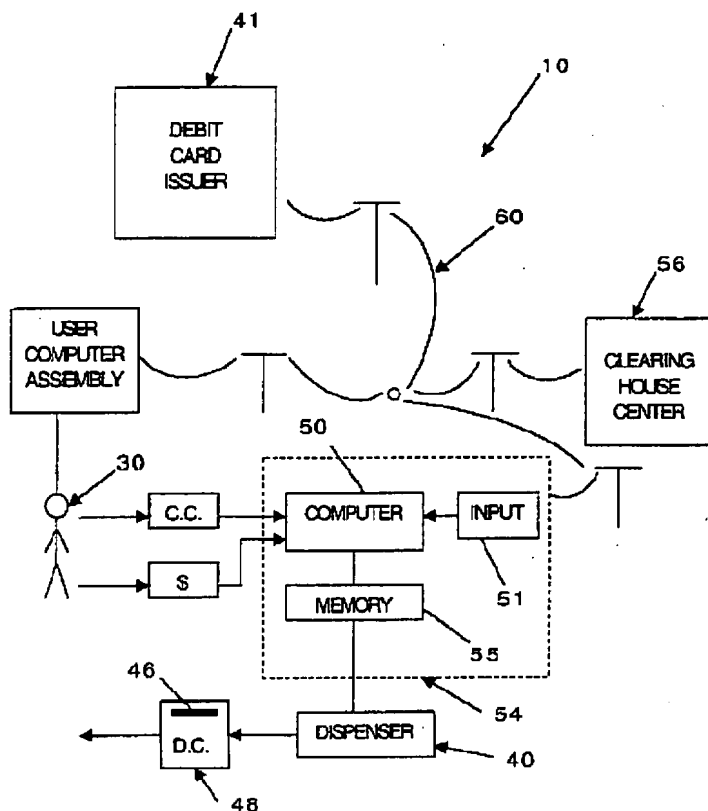
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[Continued on next page]

(54) Title: PREPAID DEBIT CARDS SYSTEM



(57) Abstract: A system (10) for debit cards using a computerized assembly at the point of sale (54) for the cards connected to a remote clearinghouse (56). The computerized assembly receives and assembles a block of information required by the card purchaser (30). The card issuer (41) allows the purchaser to design the conditions for withdrawing the card's funds and the level of security required. The cards preferably include a digital storage member for saving the unique identification number associated with the card. More than one card can share the same identification number so they can access the same line of credit. Also, more than one personal identification number (PIN) can be issued with different conditions for reach. Software at the clearinghouse includes the ability of selectively transmitting transactional information to predetermined electronic mail addresses for real tracking of the card usage.

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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US01/07773

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) : G06F 17/60

US CL : 705/17, 35, 43; 235/375, 379, 380, 381; 379/91.01, 114, 144

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/17, 23, 35, 41, 43; 235/375, 379, 380, 381; 379/91.01, 114, 144; 283/57, 67, 101

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X, P	US 6,105,009 A (CUERVO) 15 August 2000 (15.08.2000), see the entire document.	1-22
A	US 5,408,417 A (WILDER) 18 April 1995 (18.04.1995), column 2, line 41 through column 3, line 50.	1-22
A	US 5,696,908 A (MUEHLBERGER et al.) 09 December 1997 (09.12.1997), see the entire document.	1-22
A	US 5,895,457 A (KUROWSKI et al.) 20 April 1999 (20.04.1999), column 2, lines 12-50.	1-22
A	US 6,006,988 A (BEHRMANN et al.) 28 December 1999 (28.12.1999), see the entire document.	1-22
A, P	US 6,055,521 A (RAMSEY et al.) 25 April 2000 (25.04.2000), see the entire document.	1-22
A, P	US 6,116,505 A (WITHROW) 12 September 2000 (12.09.2000), column 1, line 44 through column 2, line 59.	1-22

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

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"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

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